

Borrower Name: Kocis, James  
Property Address: 216 Dolomite Drive Monroeville, PA 15146  
Servicer Name: PNC Bank  
Loan Number: 7500025264

### Full History

Date	Activity By	Action Taken
09/15/2021 12:51:59 PM ET	Attorney	File Submitted
File Submitted by Kristy Estock Mosur. The following documents were submitted: <a href="#">Kocis (Loan #5264) - Borrower Authorization (Added 09-15-2021)</a> <a href="#">Kocis (Loan #5264) - HAMP Request for Mortgage Assistance (RMA) (Added 09-15-2021)</a> <a href="#">Kocis (Loan #5264) - Uniform Borrower Assistance Form (Added 09-15-2021)</a> <a href="#">Kocis (Loan #5264) - Mortgage Assistance Application Form 710 (Added 09-15-2021)</a> <a href="#">Kocis (Loan #5264) - Financial Statement (Added 09-15-2021)</a> <a href="#">Kocis (Loan #5264) - Hardship Letter (Added 09-15-2021)</a> <a href="#">Kocis (Loan #5264) - IRS Form 4506-C (Added 09-15-2021)</a> <a href="#">Kocis (Loan #5264) - Dodd-Frank Certification (Added 09-15-2021)</a> <a href="#">Kocis (Loan #5264) - PNC Bank Mortgage Assistance Application (Added 09-15-2021)</a> <a href="#">Kocis (Loan #5264) - Borrower Income (Wages) - Paystubs Showing Most Recent 30 days' Earnings (Added 09-15-2021)</a> <a href="#">Kocis (Loan #5264) - Proof of Occupancy (Added 09-15-2021)</a> <a href="#">Kocis (Loan #5264) - Property Tax Bill (if not escrowed) (Added 09-15-2021)</a> <a href="#">Kocis (Loan #5264) - Homeowner's Insurance Declaration Page (if not escrowed) (Added 09-15-2021)</a> <a href="#">Kocis (Loan #5264) - Pension Income / Other Retirement Accounts - Proof of payment (Added 09-15-2021)</a> <a href="#">Kocis (Loan #5264) - Most Recent 2 Months Bank Statements (Added 09-15-2021)</a> <a href="#">Kocis (Loan #5264) - Statement of Any Delinquent Taxes Owed (if applicable) (Added 09-15-2021)</a> <a href="#">Kocis (Loan #5264) - Most Recent 2 Tax Returns (Added 09-15-2021)</a> <a href="#">Kocis (Loan #5264) - Government Monitoring Data (Added 09-15-2021)</a> <a href="#">Kocis (Loan #5264) - Loss Mitigation Order (Added 09-15-2021)</a>		

Date	Activity By	Action Taken
09/19/2021 07:59:19 PM ET	Servicer	Account Change
<b>File Changed by:</b> Crystal Richardson. <b>Change(s):</b> Loan Number changed from 5264 to 7500025264 .		

Date	Activity By	Action Taken
09/19/2021 08:00:51 PM ET	Servicer	File Opened
File Opened by Crystal Richardson		



Date

Activity By

Action Taken

09/20/2021 04:07:40 PM ET

Servicer

Message Sent

**From:** Dana Figures (Servicer)

**Subject:** Documents

**Message:**

The documents that were uploaded to the portal have been sent for review. I may have an update in regards to the completeness of the file in 5-10 business days.

Date

Activity By

Action Taken

09/27/2021 04:10:37 PM ET

Attorney

Message Sent

**From:** Kristy Estock Mosur (Borrower Attorney)

**Subject:** Communication and Requested Documents

**CC:** mpeduto@c-vlaw.com

**Message:**

Our office received the attached letter in the mail. All communication is to be through the Portal.

I have contacted Mr. and Mrs. Kocis to request the additional information you requested. Attached is the complete UBA.

Thank you.

**Attached Files:**

[Kocis \(Loan #7500025264 \) - UBA \(Added 09-27-2021\)](#)

[Kocis \(Loan #7500025264 \) - ltr 09-22-21 \(Added 09-27-2021\)](#)

Date

Activity By

Action Taken

09/28/2021 09:11:42 AM ET

Servicer

Docs Incomplete Notice

**File Rejected by:** Dana Figures.

**Reason:** Incomplete Package

**Due Date:** 10-08-2021

**Message:**

- **Other:**

The letter also is mailed out. I have uploaded the letter as well. I will download the documents you have uploaded as well.

[Kocis \(Loan #7500025264 \) - 7500025264\\_Redacted.pdf \(Added 09-28-2021\)](#)

Date

Activity By

Action Taken

09/30/2021 08:16:42 AM ET

Servicer

Message Sent

**From:** Dana Figures (Servicer)

**Subject:** Financial Form

**Message:**

My review area indicated a different application will need to be filled out and submitted. I have attached it below.

**Attached Files:**

[Kocis \(Loan #7500025264 \) - Hardship\\_Application 2021.pdf \(Added 09-30-2021\)](#)



Date	Activity By	Action Taken
09/30/2021 12:15:42 PM ET	Attorney	Message Sent
<p><b>From:</b> Kristy Estock Mosur (Borrower Attorney)  <b>Subject:</b> RE: Financial Form  <b>CC:</b> mpeduto@c-vlaw.com  <b>Message:</b>  I discovered only the signature pages to the Financial Statement and Mortgage Assistance Application were uploaded. Attached are the completed forms.  I requested LOE's from Mr. and Mrs. Kocis regarding their income and will upload them when received.</p> <p><b>Attached Files:</b>  <a href="#">Kocis (Loan #7500025264 ) - fin state (Added 09-30-2021)</a>  <a href="#">Kocis (Loan #7500025264 ) - mtg assist app (Added 09-30-2021)</a></p>		

Date	Activity By	Action Taken
10/01/2021 10:05:13 AM ET	Attorney	Message Sent
<p><b>From:</b> Kristy Estock Mosur (Borrower Attorney)  <b>Subject:</b> LOE's  <b>CC:</b> peduto@c-vlaw.com  <b>Message:</b>  Attached are LOE's signed and dated by Mr. and Mrs. Kocis along with the 2020 1099-R.  Mr. and Mrs. Kocis received a telephone call from PNC Bank Wednesday night RE: LMA. ALL communication is to be through the portal.</p>		

Date	Activity By	Action Taken
10/01/2021 10:06:41 AM ET	Attorney	Message Sent
<p><b>From:</b> Kristy Estock Mosur (Borrower Attorney)  <b>Subject:</b> RE: LOE's  <b>Message:</b>  Attachments referenced in prior message.</p> <p><b>Attached Files:</b>  <a href="#">Kocis (Loan #7500025264 ) - LOE's &amp; 1099-R (Added 10-01-2021)</a></p>		

Date	Activity By	Action Taken
10/06/2021 09:37:37 AM ET	Servicer	Message Sent
<p><b>From:</b> Dana Figures (Servicer)  <b>Subject:</b> Verification of receipt of Annuity income  <b>Message:</b>  The financial form indicates that \$100.00 is being received every month from an annuity. Does the bank statements that were provided document receipt of this income?</p>		



Date

Activity By

Action Taken

10/06/2021 09:55:56 AM ET

Attorney

Message Sent

**From:** Kristy Estock Mosur (Borrower Attorney)

**Subject:** RE: Verification of receipt of Annuity income

**CC:** mpeduto@c-vlaw.com

**Message:**

Mr. Kocis receives the annuity of \$1,200.00 annually as stated in his LOE. His bankruptcy schedules reflected that payment as \$100.00 monthly.

Date

Activity By

Action Taken

10/06/2021 11:03:47 AM ET

Servicer

Message Sent

**From:** Dana Figures (Servicer)

**Subject:** RE: Verification of receipt of Annuity income

**Message:**

Do they receive any information that can be used to verify receipt of this income for our review department?

Date

Activity By

Action Taken

10/06/2021 11:29:34 AM ET

Attorney

Message Sent

**From:** Kristy Estock Mosur (Borrower Attorney)

**Subject:** RE: Verification of receipt of Annuity income

**CC:** mpeduto@c-vlaw.com

**Message:**

The attached annuity statement was previously uploaded to the portal.

**Attached Files:**

[Kocis \(Loan #7500025264\) - state \(Added 10-06-2021\)](#)

Date

Activity By

Action Taken

10/06/2021 11:36:50 AM ET

Servicer

Message Sent

**From:** Dana Figures (Servicer)

**Subject:** RE: Verification of receipt of Annuity income

**Message:**

The statement was received. However, as statement was viewed by our review area, where does it indicate that the debtor is receiving \$100.00 per month or \$1200.00 annually? How often do they receive these statements?



## Date

## Activity By

## Action Taken

10/06/2021 11:42:51 AM ET

Attorney

Message Sent

**From:** Kristy Estock Mosur (Borrower Attorney)**Subject:** RE: Verification of receipt of Annuity income**CC:** mpeduto@c-vlaw.com**Message:**

Annually. Please see LOE previously uploaded.

**Attached Files:**[Kocis \(Loan #7500025264 \) - LOE \(Added 10-06-2021\)](#)

## Date

## Activity By

## Action Taken

10/06/2021 12:44:44 PM ET

Servicer

Message Sent

**From:** Dana Figures (Servicer)**Subject:** RE: Verification of receipt of Annuity income**Message:**

Is this a withdrawal at the borrower's discretion or a guaranteed monthly income?

## Date

## Activity By

## Action Taken

10/06/2021 12:48:12 PM ET

Servicer

Message Sent

**From:** Dana Figures (Servicer)**Subject:** RE: Verification of receipt of Annuity income**Message:**

The financial form states that the borrower received \$100.00 per month. What PNC receives is a lump sum withdrawal. We are trying to confirm if this monthly income or an at will withdrawal.

## Date

## Activity By

## Action Taken

10/06/2021 01:44:58 PM ET

Attorney

Message Sent

**From:** Kristy Estock Mosur (Borrower Attorney)**Subject:** RE: Verification of receipt of Annuity income**CC:** mpeduto@c-vlaw.com**Message:**

I will ask Mr. Kocis if the annual annuity withdrawal is voluntary.



Date	Activity By	Action Taken
10/06/2021 02:36:54 PM ET	Servicer	Message Sent
<b>From:</b> Dana Figures (Servicer) <b>Subject:</b> RE: Verification of receipt of Annuity income <b>Message:</b> Thank you. Please let me know as soon as possible.		

Date	Activity By	Action Taken
10/06/2021 02:58:13 PM ET	Attorney	Message Sent
<b>From:</b> Kristy Estock Mosur (Borrower Attorney) <b>Subject:</b> RE: Verification of receipt of Annuity income <b>CC:</b> mpeduto@c-vlaw.com <b>Message:</b> The withdrawal is a required minimum distribution under the IRS Code.		

Date	Activity By	Action Taken
10/06/2021 03:01:28 PM ET	Servicer	Message Sent
<b>From:</b> Dana Figures (Servicer) <b>Subject:</b> RE: Verification of receipt of Annuity income <b>Message:</b> So they are not receiving these funds on a monthly basis. This is a one-time withdrawal correct?		

Date	Activity By	Action Taken
10/06/2021 03:05:07 PM ET	Attorney	Message Sent
<b>From:</b> Kristy Estock Mosur (Borrower Attorney) <b>Subject:</b> RE: Verification of receipt of Annuity income <b>CC:</b> mpeduto@c-vlaw.com <b>Message:</b> Correct, annually not monthly.		



Date

Activity By

Action Taken

10/06/2021 05:01:12 PM ET

Servicer

Message Sent

**From:** Dana Figures (Servicer)

**Subject:** RE: Verification of receipt of Annuity income

**Message:**

This will be continuing for the foreseeable future correct?

Date

Activity By

Action Taken

10/08/2021 10:35:38 AM ET

Attorney

Message Sent

**From:** Kristy Estock Mosur (Borrower Attorney)

**Subject:** RE: Verification of receipt of Annuity income

**CC:** mpeduto@c-vlaw.com

**Message:**

Yes.

Date

Activity By

Action Taken

10/12/2021 12:52:58 PM ET

Servicer

Message Sent

**From:** Claudia Bucio (Servicer)

**Subject:** RE: Verification of receipt of Annuity income

**Message:**

We are in need of the annuity pension statement and 2 months receipt of deposit and the 1099 ( The one sent in shows \$0 or is blacked out in box 1 where gross shows for 2020 )

Date

Activity By

Action Taken

10/13/2021 10:20:17 AM ET

Attorney

Message Sent

**From:** Kristy Estock Mosur (Borrower Attorney)

**Subject:** Bankruptcy Rule 9020-3(d)

**CC:** mpeduto@c-vlaw.com

**Message:**

Mr. and Mrs. Kocis continue to receive correspondence and calls from PNC Bank. **ALL** communication is to conducted exclusively through the Portal.

Attached is a copy of Bankruptcy Rule 9020-3.

**Attached Files:**

[Kocis \(Loan #7500025264 \) - Rule 9020-3 \(Added 10-13-2021\)](#)



Date	Activity By	Action Taken
10/13/2021 10:26:43 AM ET	Servicer	Message Sent
<b>From:</b> Dana Figures (Servicer) <b>Subject:</b> RE: Bankruptcy Rule 9020-3(d) <b>Message:</b> I apologize for the calls. I will advise that area to stop contacting the borrowers.		

Date	Activity By	Action Taken
10/13/2021 11:14:55 AM ET	Servicer	Message Sent
<b>From:</b> Dana Figures (Servicer) <b>Subject:</b> Annuity Income <b>Message:</b> The items below are what is needed in order to count the annuity income: <ol style="list-style-type: none"> <li>1. A signed and dated letter from borrower that he plans on continuing the annual withdrawal from the annuity in the amount of \$ 1,200.00</li> <li>2. The 1099 R for 2020 the amount is "Blacked out and cannot be read. Need new 1099 R for 2020</li> <li>3. The 2021 annuity statement is only through June need a more recent Annuity statement. Needs to be within 90 days. Need a copy of the Borrower's January bank Statement showing the deposit of \$ 1414.34.</li> </ol>		

Date	Activity By	Action Taken
10/14/2021 03:57:06 PM ET	Attorney	Message Sent
<b>From:</b> Kristy Estock Mosur (Borrower Attorney) <b>Subject:</b> RE: Annuity Income <b>CC:</b> mpeduto@c-vlaw.com <b>Message:</b> Attached are the following: LOE RE: continue to receive annuity; 1099 from 2020 for the RMD from GBU; check stub from the 2021 RMD. Mr. Kocis does not have a deposit in the amount of \$1,202.19 from January 2021. He may have deposited it with another check or cashed it to repair his truck. <b>Attached Files:</b> <a href="#">Kocis (Loan #7500025264 ) - LOE Update 1 (Added 10-14-2021)</a> <a href="#">Kocis (Loan #7500025264 ) - 1099 R (Added 10-14-2021)</a> <a href="#">Kocis (Loan #7500025264 ) - check (Added 10-14-2021)</a>		



Date

Activity By

Action Taken

10/18/2021 08:38:51 AM ET

Servicer

Message Sent

**From:** Dana Figures (Servicer)

**Subject:** RE: Annuity Income

**Message:**

I have sent the information below to our review area.

Date

Activity By

Action Taken

10/22/2021 01:03:39 PM ET

Servicer

Account Change

**File Changed by:** Dana Figures.

**Change(s):**

Status changed from Incomplete to Doc Review Completed.

**Comment:**

File has been deemed complete and is now under review for options. I will update status of file next Friday.